

**Information to identify the case:**

Debtor 1	<b>Anthony O. Muns</b>	Social Security number or ITIN	xxx-xx-6967
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Deborah A. Muns</b>	Social Security number or ITIN	xxx-xx-6477
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>16-12495-JNP</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Anthony O. Muns

Deborah A. Muns

3/3/21

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Anthony O. Muns  
Deborah A. Muns  
Debtors

Case No. 16-12495-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Mar 03, 2021

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 65

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Anthony O. Muns, Deborah A. Muns, 2854 Polk Avenue, Camden, NJ 08105-4020
516069640	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
515994710	+ Citibank, N.A., c/o Tenaglia & Hunt, 295 West Passaic Street, Ste 205, Rochelle Park, NJ 07662-3002
515994737	+ The Home Depot/Citibank, N.A., c/o Slater Tenaglia Fritz & Hunt, 395 W. Passaic Street, Ste 205, Rochelle Park, NJ 07662-3016
516625638	U.S. Bank, National Association, as Trustee, et. e, P.O. Box 65250, Salt Lake City, UT 84165-0250
516202946	+ Velocity Investments LLC, c/o JD Receivables LLC, P. O. Box 382656, Memphis TN 38183-2656
515994739	+ WebBak/Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
515994742	+ Worden and Associates, 15455 Dallas Pkwy, Ste 600, Addison, TX 75001-6760

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 03 2021 21:21:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 03 2021 21:21:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: courts@southjerseyfcu.com	Mar 03 2021 21:21:00	South Jersey FCU, 1615 Hurffville Road, PO Box 5530, Deptford, NJ 08096-0530
515998361	EDI: AIS.COM	Mar 04 2021 01:43:00	American InfoSource LP as agent for, Spot Loan, PO Box 248838, Oklahoma City, OK 73124-8838
515994702	EDI: BANKAMER.COM	Mar 04 2021 01:38:00	Bank of America, PO Box 15019, Wilmington, DE 19886-5019
515994703	EDI: BANKAMER.COM	Mar 04 2021 01:38:00	Bank of America, PO Box 982238, El Paso, TX 79998
515994704	EDI: CITICORP.COM	Mar 04 2021 01:38:00	Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
516172281	EDI: BL-BECKET.COM	Mar 04 2021 01:43:00	CAPITAL ONE, N.A., C/O BECKET AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701
515994705	+ EDI: CAPITALONE.COM	Mar 04 2021 01:38:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
515994706	+ Email/Text: kristin.villneauve@allianceoneinc.com	Mar 03 2021 21:19:00	Capital One Bank, c/o Alliance One Receivables, PO Box 3111, Southeastern, PA 19398-3111
516022209	EDI: CAPITALONE.COM	Mar 04 2021 01:38:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
515994709	+ EDI: CITICORP.COM		

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		Mar 04 2021 01:38:00	Citibank, N.A., 701 E. 60th Street N., Sioux Falls, SD 57104-0493
515994711	+ EDI: WFNNB.COM		
		Mar 04 2021 01:38:00	Comenity Bank/FLLBEAUTY, PO Box 182789, Columbus, OH 43218-2789
515994712	+ EDI: WFNNB.COM		
		Mar 04 2021 01:38:00	Comenity Bank/JSSCLNDN, PO Box 182789, Columbus, OH 43218-2789
515994713	EDI: WFNNB.COM		
		Mar 04 2021 01:38:00	Comenity Bank/My BJ's Perks, PO Box 659450, San Antonio, TX 78265-9450
515994714	+ EDI: WFNNB.COM		
		Mar 04 2021 01:38:00	Comenity Bank/Roamans, PO Box 182789, Columbus, OH 43218-2789
516120702	+ EDI: CRFRSTNA.COM		
		Mar 04 2021 01:38:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
515994715	EDI: CRFRSTNA.COM		
		Mar 04 2021 01:38:00	Credit First National Association, PO Box 81315, Cleveland, OH 44181-0315
515994716	+ EDI: MID8.COM		
		Mar 04 2021 01:43:00	Credit One Bank, c/o Midland Funding LLC, 2365 Northside Drive, Ste 300, San Diego, CA 92108-2709
515994717	+ Email/Text: kthompson@crowndasset.com		
		Mar 03 2021 21:21:00	Crown Asset Management, LLC, 3100 Breckenridge Blvd, Ste 725, Duluth, GA 30096-7605
515994718	+ EDI: RMSC.COM		
		Mar 04 2021 01:38:00	Crown Asset Management/Synchrony Bank, PO Box 965064, Orlando, FL 32896-5064
515994724	EDI: CITICORP.COM		
		Mar 04 2021 01:38:00	Macy's, PO Box 8218, Mason, OH 45040
515994719	EDI: DISCOVER.COM		
		Mar 04 2021 01:38:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
516017830	+ EDI: DISCOVER.COM		
		Mar 04 2021 01:38:00	Discover Bank, Discover Products Inc, POB 3025, New Albany Ohio 43054-3025
515994720	EDI: BLUESTEM		
		Mar 04 2021 01:43:00	Fingerhut, PO Box 166, Newark, NJ 07101-0166
515994721	EDI: CRFRSTNA.COM		
		Mar 04 2021 01:38:00	Firestone, PO Box 81307, Cleveland, OH 44181-0307
515994707	EDI: JPMORGANCHASE		
		Mar 04 2021 01:38:00	Chase Card, PO Box 15298, Wilmington, DE 19850-5298
515994708	EDI: JPMORGANCHASE		
		Mar 04 2021 01:38:00	Chase/Bank One, PO Box 15298, Wilmington, DE 19850-5229
515994722	Email/Text: PBNCNotifications@peritussservices.com		
		Mar 03 2021 21:19:00	Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
516217196	Email/PDF: resurgentbknofications@resurgent.com		
		Mar 03 2021 21:34:46	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516173754	Email/Text: camanagement@mtb.com		
		Mar 03 2021 21:20:00	Lakeview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
515994723	Email/Text: camanagement@mtb.com		
		Mar 03 2021 21:20:00	M&T Bank, PO Box 900, Millsboro, DE 19966
515994725	+ EDI: MID8.COM		
		Mar 04 2021 01:43:00	Midland Credit Mgmt, Inc., 8875 Aero Drive, Ste 200, San Diego, CA 92123-2255
516170664	+ EDI: MID8.COM		
		Mar 04 2021 01:43:00	Midland Funding, LLC, P.O. Box 2011, Warren, MI 48090-2011
515994726	+ EDI: AGFINANCE.COM		
		Mar 04 2021 01:38:00	One Main Financial, 6801 Colwell Blvd, Irving, TX 75039-3198
516220359	Email/Text: Bankruptcy.Notices@pnc.com		
		Mar 03 2021 21:20:00	PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101
515994728	Email/Text: Bankruptcy.Notices@pnc.com		

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		Mar 03 2021 21:20:00	PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180
516217814	EDI: PRA.COM	Mar 04 2021 01:38:00	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
516222146	EDI: PRA.COM	Mar 04 2021 01:38:00	Portfolio Recovery Associates, LLC, c/o One Main Financial, POB 41067, Norfolk VA 23541
516222177	EDI: PRA.COM	Mar 04 2021 01:38:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
515994727	+ EDI: RMSC.COM	Mar 04 2021 01:38:00	Pep Boys/Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
516040018	EDI: Q3G.COM	Mar 04 2021 01:38:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516104209	EDI: Q3G.COM	Mar 04 2021 01:38:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
516114071	EDI: Q3G.COM	Mar 04 2021 01:38:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
516127206	EDI: Q3G.COM	Mar 04 2021 01:38:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
515994730	+ EDI: RMSC.COM	Mar 04 2021 01:38:00	SYNCB/Amazon, PO Box 956015, Orlando, FL 32896-0001
515994731	+ EDI: RMSC.COM	Mar 04 2021 01:38:00	SYNCB/JC Penney, PO Box 965007, Orlando, FL 32896-5007
515994732	EDI: RMSC.COM	Mar 04 2021 01:38:00	SYNCB/Sams, PO Box 965005, Orlando, FL 32896-5005
515994733	EDI: RMSC.COM	Mar 04 2021 01:38:00	SYNCB/Walmart, PO Box 965024, Orlando, FL 32896-5024
515994729	Email/Text: courts@southjerseyfcu.com	Mar 03 2021 21:21:00	South Jersey Federal Credit Union, PO Box 5530, Woodbury, NJ 08096-0530
515994735	EDI: TDBANKNORTH.COM	Mar 04 2021 01:43:00	TD Bank, 1701 Route 70 East, Cherry Hill, NJ 08034
515994734	EDI: TDBANKNORTH.COM	Mar 04 2021 01:43:00	TD Bank, PO Box 219, Lewiston, ME 04243
515994736	EDI: CITICORP.COM	Mar 04 2021 01:38:00	The Home Depot/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
516625639	Email/Text: jennifer.chacon@spservicing.com	Mar 03 2021 21:22:00	U.S. Bank, National Association, as Trustee, C/O Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
515994740	+ EDI: WFFC.COM	Mar 04 2021 01:38:00	Wells Fargo, PO Box 1416, Charlotte, NC 28201-1416
515994741	+ EDI: WFFC.COM	Mar 04 2021 01:38:00	Wells Fargo Card Service, PO Box 14517, Des Moines, IA 50306-3517
516222211	+ EDI: WFFC.COM	Mar 04 2021 01:38:00	Wells Fargo Card Services, 1 Home Campus 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 57

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

**Recip ID      Bypass Reason    Name and Address**

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515994738 ##+

Town &amp; Country Acceptance Corporation, 13521 Old Hwy 280, Ste 109, Birmingham, AL 35242-1406

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

**NOTICE CERTIFICATION**

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 05, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 3, 2021 at the address(es) listed below:**

Name	Email Address
Denise E. Carlon	on behalf of Creditor Lakeview Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association, as Trustee, et. C dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Eric Clayman	on behalf of Joint Debtor Deborah A. Muns mail@jenkinsclayman.com connor@jenkinsclayman.com
Eric Clayman	on behalf of Debtor Anthony O. Muns mail@jenkinsclayman.com connor@jenkinsclayman.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John F Newman	on behalf of Creditor South Jersey FCU courts@southjerseyfcu.com
Joshua I. Goldman	on behalf of Creditor Lakeview Loan Servicing LLC josh.goldman@padgettlawgroup.com, bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor Lakeview Loan Servicing LLC kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Phillip Andrew Raymond	on behalf of Creditor Lakeview Loan Servicing LLC phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
Rebecca Ann Solarz	on behalf of Creditor Lakeview Loan Servicing LLC rsolarz@kmlawgroup.com
Shauna M Deluca	on behalf of Creditor PNC BANK N.A. sdeluca@raslg.com

TOTAL: 12